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DEC 06 2005

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE:	:
	:
SHELDON CLAY TALTON and	: CASE NO. A05-78825-REB
JENNIFER LAVETTE TALTON,	:
	:
Debtors.	: Chapter 7
_____	:
	:
SHELDON CLAY TALTON and	:
JENNIFER LAVETTE TALTON,	:
	:
Movants,	:
	:
v.	: CONTESTED MATTER
	:
CAVALRY PORTFOLIO SERVICE(S),	:
AKA CAVALRY PORTFOLIO SERVICES,	:
LLC FOR AMERICAN INVESTMENT	:
BANK, NA,	:
	:
Respondent.	: JUDGE BRIZENDINE

ORDER

Before the Court is Debtors' motion to avoid lien of Cavalry Portfolio Service(s), aka Cavalry Portfolio Services, LLC for American Investment Bank, NA, as provided by 11 U.S.C. §522(f) and Federal Rule of Bankruptcy Procedure 4003(d). Respondent failed to file a timely response and thus the motion is deemed to be unopposed. See BLR 6008-2, NDGa.

Accordingly, because Respondent, whose lien is sought to be avoided, failed to controvert timely Movants' allegations, it is

ORDERED that the judicial lien held by Respondent Cavalry Portfolio Service(s), aka Cavalry Portfolio Services, LLC for American Investment Bank, NA, upon property of Movants Sheldon Clay Talton and Jennifer Lavette Talton is **AVOIDED** to the extent that such lien impairs an exemption to which Movants would have been entitled pursuant to 11 U.S.C. §522(b).

The Clerk is directed to serve copies of this Order upon Movants Sheldon Clay Talton and Jennifer Lavette Talton, Respondent Cavalry Portfolio Service(s), aka Cavalry Portfolio Services, LLC for American Investment Bank, NA, their respective counsel, and the

Trustee.

IT IS SO ORDERED, at Atlanta, Georgia, this 5th day of December, 2005.

A handwritten signature in black ink, appearing to read "Robert E. Brizendine", written over a horizontal line.

ROBERT E. BRIZENDINE
UNITED STATES BANKRUPTCY JUDGE